



FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.
PSCAPE.005AAPPLICATION NO.
09/447524INFORMATION DISCLOSURE STATEMENT
BY APPLICANT

(USE SEVERAL SHEETS IF NECESSARY)

APPLICANT
Treider, et al.FILING DATE
November 23, 1999GROUP
2768

U.S. PATENT DOCUMENTS

| EXAMINER INITIAL | DOCUMENT NUMBER | DATE | NAME | CLASS | SUBCLASS | FILING DATE (IF APPROPRIATE) |
|---------------------|-----------------|----------|-------------------|-------|----------|---------------------------------|
| <i>RBT</i> | 4,799,156 | 01/17/89 | Shavit, et al. | | | 10/01/86 |
| <i>RBT</i> | 5,689,651 | 11/18/97 | Lozman | | | 10/13/94 |
| <i>RBT</i> | 5,694,552 | 12/02/97 | Aharoni | | | 07/24/95 |
| <i>RBT</i> | 5,704,045 | 12/30/97 | King, et al. | | | 01/09/95 |
| <i>RBT</i> | 5,924,083 | 07/13/99 | Silverman, et al. | | | 05/29/96 |
| <i>RBT</i> | 6,016,482 | 01/18/00 | Molinari, et al. | | | 01/11/96 |
| <i>RBT</i> | 6,029,149 | 02/22/00 | Dykstra, et al. | | | 04/26/99 |
| <i>RBT</i> | 6,052,674 | 04/18/00 | Zervides, et al. | | | 12/23/97 |

FOREIGN PATENT DOCUMENTS

| EXAMINER INITIAL | DOCUMENT NUMBER | DATE | COUNTRY | CLASS | SUBCLASS | TRANSLATION | |
|---------------------|-----------------|------|---------|-------|----------|-------------|----|
| | | | | | | YES | NO |
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EXAMINER
INITIAL

OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

| | |
|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>RBT</i> | Block, et al., "Foundations of Financial Management", 8 th Edition Chicago, Irwin, 1997, pp.213-214 |
| <i>RBT</i> | Bridgland, "International Factoring", Credit Control, July 1992, Vol. 13, No. 7, pp.23-27. |
| <i>RBT</i> | Copy of International Search Report, International Application No. PCTUS99/28076, Filed November 23, 1999. |
| <i>RBT</i> | Imhoff, "asset Securitization: Economic Effects and Accounting Issues", Accounting Horizons, March 1992, Vol. 6, No. 1, pp.5-16. |
| <i>RBT</i> | Long, et al., "Trade Credit, Quality Quarentees, and Product Marketability", Financial Management, Winter 1993, Vol. 22, No.4, pp. 117-127 |
| <i>RBT</i> | Snyder, "The Withering of Wholesale, Collections & Credit Risk", May 1997 |
| <i>RBT</i> | Tannous, et al., "Blanks and Small Business Export Finance: New Targets for Services and Marketing Strategies", International Journal of Bank Marketing, 1993, Vol. 11, No. 2, pp.10-17. |

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DATE CONSIDERED

RBT 2/27/2002

*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.